

### **I Claim:**

1. (Currently amended) The method of implementing such Disposable Financial Tools (DFT) system with a payment processing system, includes providing two sets of numbers. when using An IEI and ISP card using A central number as a primary number (public key/Queen number) and a unique number, which is a secondary number such as (June Drone/exit number and sleek number). DFT is distributed in check style format and or a potable remote apparatus format. To make a Payment is made, When the using sleek number, Queen and June Drone number when integrate or come together to carry out a transaction. After stimulating with the 3 to 4 digit number representing the issuing bank on IEI network. By merging on the IEI network and then into or Banking system, when the unique number is equal to the same and or matching the sets of specific numbers with those in the IEI network and or on the banking system, or in the IEI network, after submitting on a web template will and approved. or whenever the Exit (June Drone) numbers (bundle number) are matching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system and or IEI network, it, Unique number exit the account as a none working number. Processing Disposable financial tools with control function, for exit number (June Drone number) sleek number and check number after gaining access, process and approved, they become disabled and altered or drop off or lock and exile automatically from the banking system and or IEI network, as a built in safety. In order to prevent DFT with the same sets of secondary or exit number from gaining access to the banking system and or IEI network again. IEIcard holder making purchase without reviling his account number to the seller, and requesting payment with the IEIcard issuer lender/bank on behalf of the Licensee or merchant. IEI card does not carry issuer routing number and end user account number. Queen number is made up of the Routing number, transit number and PYN. The Drones number (secondary /exit number) is a Serial or an ATV number. Purchaser can view merchant IEI Card Web template license number. Sleek check works 50% like a check and 50 % like a credit card. When using a Sleek Check (midget check), none-deposited disposable electronic check (NDDCE) or Avycheck (advance check). Check number is reviled after processing. A check and credit card look-alike, with a magnetic strip and does not requires a payee signature or an endorsement at the back in a transaction, but carries a unique number call a sleek number unlike a check number hidden under the magnetic strip. Sleek card in disposable form, primary (sleek-P) and (sleek-G) bearing the account holders name as an option. Sleek-P does not display a figure amount unlike Sleek -G. But sleek-G carry's up to 5 usages which can be optional, with it cash or credit balance displaying in front of a cashier where when used. End user placing a mark in the used / void box after a DFT is used. DFT integrated with cash and credit account. A special card for Telemarketing purchase.

2. (Currently amended) The method of claim 1 wherein said two sets of numbers are used in making payments with Disposable Financial Tools. An IEI and ISP card using a 3 to 4 digit number representing the issuing bank on IEI network. when a Queen and Drone number, and the way in which they work using a specific number. The Queen and Drone number entered must be the same or exactly equal those on the IEI network and or must matching those on the Banking system to be approved and in order for the drone

(exit) number to exit the account on the IEI network and or the banking system. Sleek check works 50% like a check and 50 % like a credit card. The payee ~~and the payer~~ does not endorse the check it, neither deposit it in order for the payee to be paid. A Sleek G card, the cashier can see how many times the card has been used and total amount used. The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact. When an IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant. The merchant does not store up IEIcard Queen ~~or Drone~~ numbers and does not have any access to the account ~~secondary~~ number on the lender network or Ieicard system or web site. IEIcard ISP is used for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.

3. (Currently amended) The method of an IEIcard web template, purchaser can view the merchant license number, phone number and address of the licensee, checking to see if it is the authenticity genuine of the license number.

4. (Currently amended) The method of claim 1, processing Disposable financial tools using a control function, that when secondary number (unique number) such as ~~Jone~~ Drone number and sleek number, gain access, process and approved, they become ~~disabled~~ and altered or drop off or lock and exile automatically from the IEI network and or banking system network, as a built in safety in a cash and credit account. In order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system and IEI network again. Thus making Drone number accessible working life valid to its unique number for transaction.

5. **Disposable Financial Tools (DFT).** (Currently amended) claim 1, where as said two sets of numbers are used in making payment or purchase with Disposable Financial Tools. IEI card issued as a unique standalone system, only the unique exit number and amount is entered in a transaction. When end user submit a Drone number and amount, it integrate with the account number and issuer routing number in the background which is unnoticed and unseen to the end user and merchant on IEI network, then merge into the banking system. Using multiple lenders, the bundled numbers integrate on the private network (IEI network) with the issuer or lenders routing number, then merge the exit number and amount, issuer or lender routing number and the account number or link on IEI network and then onto or with the payment gateway into banking system. Thus carrying out transaction with queen and exit number, without the end user revealing his account number to the seller or Web site, using an IEI and ISP card. And as said in claim 1. Disposable Financial Tools with payment process and web card that doesn't revel the account number in Internet transaction. Only end user specific card number (exit number) would be reviled to merchant in a transaction using IEI payment gateway. Card is charge back by entering the bundle Queen and Drone number with the amount and approved number as an option. Disposable Financial Tools, gift card system with cards pre-issued to account holders, with a used or void box on it, for cashier to check void when used. give required only The account holder is required the power or control to write gift card receptions name and amount 24x7, on the gift-cards with a signature option. ~~without the help or making a request to the~~

~~issuer to do so, that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit.~~

6. A potable electronic apparatus with and or without remote function, carrying embedded unique numbers for credit card, check book/check numbers and other account numbers that can also displayed on said device. Such device has a two way communication (transmitter and receiver). End user will enter the total amount purchase on the device or after the device sends the Drone/exit, check number to the gateway, the purchase amount can automatically send back to/on the said apparatus with the seller/merchant name and license number.

7. As said in claim 1. When secondary number is entered on the gateway, the primary numbers are unseen by the merchant and the end user or hidden in the background. And stimulated/popup from the data base when a secondary number is entered correctly.

8. The process in which Iei secondary number (Drone/exit, card,check or other account number are distribute and the way in which they work or by which an end user take the said secondary number from a potable electronic apparatus display/ viewable screen to carry out a transaction by pressing or touching pay/send